

Information to identify the case:

Debtor 1 **Thomas F. Morrison**
First Name Middle Name Last Name

Debtor 2 **Deborah S. Morrison**
(Spouse, if filing) First Name Middle Name Last Name

United States Bankruptcy Court **WESTERN DISTRICT OF PENNSYLVANIA**

Case number: **14-23949-JAD**

Social Security number or ITIN **xxx-xx-9127**
EIN **-----**

Social Security number or ITIN **xxx-xx-1144**
EIN **-----**

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Thomas F. Morrison
aka Thomas Frank Morrison, aka Tom Morrison

Deborah S. Morrison
aka Deborah Susan Morrison, aka Deborah S. Calderone,
aka Deborah S. Stile, aka Deborah S. Kolenc

12/4/19

By the court: Jeffery A. Deller
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;
- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

Certificate of Notice Page 3 of 4
 United States Bankruptcy Court
 Western District of Pennsylvania

In re:
 Thomas F. Morrison
 Deborah S. Morrison
 Debtors

Case No. 14-23949-JAD
 Chapter 13

CERTIFICATE OF NOTICE

District/off: 0315-2

User: culy
Form ID: 3180WPage 1 of 2
Total Noticed: 37

Date Rcvd: Dec 04, 2019

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Dec 06, 2019.

db/jdb +Thomas F. Morrison, Deborah S. Morrison, 523 Hickory Drive, West Newton, PA 15089-1294
 cr ++NATIONSTAR MORTGAGE LLC, PO BOX 619096, DALLAS TX 75261-9096
 (address filed with court: Nationstar Mortgage, LLC., PO Box 619096, Dallas, TX 75261-9741)
 cr +USAA Federal Savings Bank, c/o Weinstein & Riley, P.S., 260 W. 36th Street, 8th Floor, New York, NY 10018-7560
 13931103 +BBY/CBNA, 50 Northwest Point Road, Elk Grove Village, IL 60007-1032
 13931113 +Frederic I. Weinberg, Gordon & Weinberg, P. C., 1001 E. Hector Street, Suite 220, Conshohocken, PA 19428-2395
 13931114 +Joseph G. Lucas, Esquire, 519 Court Place, Pittsburgh, PA 15219-2002
 13931117 ++MON VALLEY COMMUNITY FCU, PO BOX 189, ALLENPORT PA 15412-0189
 (address filed with court: Mon Valley Community FCU, 1932 Main Street, Allenport, PA 15412)
 13931116 +Michael F. Ratchford, Esquire, Edwin A. Abrrhamsen & Associates, 120 North Keyser Avenue, Scranton, PA 18504-9701
 13931118 Mon Valley Community FCU, PO Box 189, Allenport, PA 15412-0189
 13931120 Nationstar Mortgage, PO Box 60516, City of Industry, CA 91716-0516
 13931121 +Rostraver Township Sewage Authority, 1744 Rostraver Road, Belle Vernon, PA 15012-4001
 13939362 +Rostraver Township Sewage Authority, c/o Joseph G. Lucas, Esquire, 519 Court Place, Pittsburgh, PA 15219-2002
 13931129 Union Plus Credit Card, PO Box 71104, Charlotte, NC 28272-1104

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

smg E-mail/Text: RVSVCBICNOTICE1@state.pa.us Dec 05 2019 02:54:09 Pennsylvania Dept. of Revenue, Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION, Harrisburg, PA 17128-0946
 13931101 EDI: RMSC.COM Dec 05 2019 07:38:00 AEO/SYNCHRONY BANK, PO Box 960013, Orlando, FL 32896-0013
 13931102 EDI: BANKAMER2.COM Dec 05 2019 07:38:00 Bank of America, PO Box 17054, Wilmington, DE 19850-7054
 13980825 +E-mail/Text: bncmail@w-legal.com Dec 05 2019 02:54:35 Bank of New York Mellon, C/O Weinstein & Riley, P.S., 2001 Western Avenue, Ste. 400, Seattle, WA 98121-3132
 13931104 EDI: CAPITALONE.COM Dec 05 2019 07:38:00 Cap One, PO Box 85520, Richmond, VA 23285
 13931105 EDI: CAPITALONE.COM Dec 05 2019 07:38:00 Capital One, PO Box 85520, Richmond, VA 23285
 13931106 +EDI: CAPITALONE.COM Dec 05 2019 07:38:00 Capital One, 26525 N Riverwoods Blvd, Mettawa, IL 60045-3438
 13931107 EDI: CAPITALONE.COM Dec 05 2019 07:38:00 Capital One Bank (USA), N. A., PO Box 71083, Charlotte, NC 28272-1083
 13931108 +EDI: CAPITALONE.COM Dec 05 2019 07:38:00 Capital One Bank (USA), N. A., 4851 Cox Road, Glen Allen, VA 23060-6293
 13983735 +EDI: BASSASSOC.COM Dec 05 2019 07:38:00 Cavalry Spv I, LLC, c/o Bass & Associates, P.C., 3936 E. Ft. Lowell Road, Suite #200, Tucson, AZ 85712-1083
 13931110 EDI: CHASE.COM Dec 05 2019 07:38:00 Chase, PO Box 15153, Wilmington, DE 19886-5153
 13931109 +EDI: CHASE.COM Dec 05 2019 07:38:00 Chase, PO Box 15298, Wilmington, DE 19850-5298
 13931111 EDI: CHASE.COM Dec 05 2019 07:38:00 Chase/SLATE, PO Box 15123, Wilmington, DE 19850-5123
 13931112 EDI: IRS.COM Dec 05 2019 07:38:00 Department of the Treasury, Internal Revenue Service, Andover, MA 01810-9041
 13931115 EDI: RMSC.COM Dec 05 2019 07:38:00 LOWE'S/GECRB, PO Box 530914, Atlanta, GA 30353-0914
 13963344 EDI: PRA.COM Dec 05 2019 07:38:00 Portfolio Recovery Associates, LLC, POB 12914, Norfolk VA 23541
 13939563 EDI: AGFINANCE.COM Dec 05 2019 07:38:00 Springleaf Financial, P.O. Box 3251, Evansville, IN 47708
 13931122 EDI: AGFINANCE.COM Dec 05 2019 07:38:00 Springleaf Financial Services of PA, Inc, 416 E. Pittsburgh Street, Greensburg, PA 15601-2644
 13931123 +EDI: RMSC.COM Dec 05 2019 07:38:00 SYNCB/AEO, PO Box 965005, Orlando, FL 32896-5005
 13931124 +EDI: RMSC.COM Dec 05 2019 07:38:00 SYNCB/American Eagle, PO Box 965005, Orlando, FL 32896-5005
 13931125 +EDI: RMSC.COM Dec 05 2019 07:38:00 SYNCB/Care Credit, PO Box 965036, Orlando, FL 32896-5036
 13931126 +EDI: RMSC.COM Dec 05 2019 07:38:00 SYNCB/Lowes, PO Box 965005, Orlando, FL 32896-5005
 13931127 +EDI: RMSC.COM Dec 05 2019 07:38:00 SYNCB/Sams Club, PO Box 965005, Orlando, FL 32896-5005
 13931128 +EDI: RMSC.COM Dec 05 2019 07:38:00 SYNCB/Walmart, PO Box 965024, Orlando, FL 32896-5024
 TOTAL: 24

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

cr NEW RESIDENTIAL MORTGAGE LOAN TRUST 2018-4
 cr THE BANK OF NEW YORK MELLON F/K/A
 cr The Bank of New York Mellon f/k/a The Bank of New
 cr The Bank of New York Mellon f/k/a The Bank of New

District/off: 0315-2

User: culy
Form ID: 3180W

Page 2 of 2
Total Noticed: 37

Date Rcvd: Dec 04, 2019

13931119* ++NATIONSTAR MORTGAGE LLC, PO BOX 619096, DALLAS TX 75261-9096
(address filed with court: Nationstar Mortgage, 350 Highland Drive, Lewisville, TX 75067)
TOTALS: 4, * 1, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Dec 06, 2019

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on December 4, 2019 at the address(es) listed below:

Daniel Brett Sullivan on behalf of Creditor USAA Federal Savings Bank BNCmail@w-legal.com, DanS@w-legal.com
James Warmbrodt on behalf of Creditor The Bank of New York Mellon f/k/a The Bank of New York, as successor in interest to JPMorgan Chase Bank, as Trustee for Centex Home Equity Loan Trust 2003-B bkgroup@kmllawgroup.com
Joshua I. Goldman on behalf of Creditor The Bank of New York Mellon f/k/a The Bank of New York, as successor in interest to JPMorgan Chase Bank, as Trustee for Centex Home Equity Loan Trust 2003-B bkgroup@kmllawgroup.com
Joshua I. Goldman on behalf of Creditor THE BANK OF NEW YORK MELLON F/K/A bkgroup@kmllawgroup.com
Kevin M Buttery on behalf of Creditor The Bank of New York Mellon f/k/a The Bank of New York, as successor in interest to JPMorgan Chase Bank, as Trustee for Centex Home Equity Loan Trust 2003-B kbuttery@rascrane.com
Office of the United States Trustee ustpregion03.pi.ecf@usdoj.gov
Robert S. Shreve on behalf of Debtor Thomas F. Morrison rsshreve@akmanpc.com, akmanesq@akmanpc.com;shrevebob@verizon.net;arderian@akmanlegal.com
Robert S. Shreve on behalf of Joint Debtor Deborah S. Morrison rsshreve@akmanpc.com, akmanesq@akmanpc.com;shrevebob@verizon.net;arderian@akmanlegal.com
Ronda J. Winnecour cmecf@chapter13trusteeewdpa.com
Sindi Mncina on behalf of Creditor NEW RESIDENTIAL MORTGAGE LOAN TRUST 2018-4 smncina@rascrane.com

TOTAL: 10